UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re:		Chapter 13
JUDITH ANNE CRAWFORD,		Case No.: 07-36853 (cgm)
Debtor.		

ORDER (1) AWARDING DAMAGES TO DEBTOR, (2) STRIKING AMOUNTS FROM THE PROOF OF CLAIM OF HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES

Upon the Post Hearing Memorandum of Law of the non-filing spouse, Martin M. Crawford (ECF Docket Number 19), the Expense List attached thereto, all the Pleadings filed in on the docket in this matter; and upon the Memorandum Decision dated June 5, 2008, it is

ORDERED, that HSBC Bank USA, N.A., as Trustee for the Registered Holders of Ace Securities Corp. Home Equity Loan Trust, Series 2004-IN1 (hereinafter "HSBC"), Thomas Didonato, and the Referee, Frank Mora, Esq. are liable to the Debtor for damages in the amount of $66.88 (the "Actual Damages"), jointly and severally; and it is further

ORDERED, that the amount of $8,553.34 in foreclosure costs and foreclosure fees are stricken from HSBC's Proof of Claim (Claim Number 1) (without prejudice to HSBC's right to file an amended Proof of Claim or to move for reconsideration pursuant to Fed.R.Bank.P. 3008); and it is further

ORDERED, that the four separate charges totaling $1,025.00 for "Bankruptcy Costs" and "Bankruptcy Fees" are stricken from HSBC's Proof of Claim (Claim Number 1) (without prejudice to HSBC's right to file an amended Proof of Claim or to move for reconsideration pursuant to Fed.R.Bank.P. 3008); and it is further

ORDERED, that punitive damages are assessed against HSBC, in favor of the Debtor in the amount of $60,000.00 (hereinafter "HSBC Punitive Damages"); and it is further

ORDERED, that the HSBC Punitive Damages shall be paid to the Debtor by certified or bank check no later than 30 days from the date of this order; and it is further

ORDERED, that Punitive Damages will be assessed against Thomas Didonato in an amount to be determined at a further hearing (the "Didonato Punitive Damages Hearing"); and it is further

ORDERED, that the Didonato Punitive Damages Hearing shall be held on August 6, 2008 at 12:00 PM at the United States Bankruptcy Court, Southern District of New York located at 355 Main Street, Poughkeepsie, New York.

Dated: Poughkeepsie, New York
June 19, 2008

/s/ Cecelia G. Morris
HONORABLE CECELIA G. MORRIS
UNITED STATES BANKRUPTCY JUDGE